Previous references.

File No. 10-10

1910-11

(Banking)

Serial Nos. 1

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B. for November 1910.

SUBJECT.

Statistical returns to be appended to the annual report on the working of Cooperative Societies

To the Registrar of Cooperative Societies. No. R. 2772 dated 29.11.10. Agrees with the views of the Registrar and directs that such certain statements be compiled and submitted in future, the statements being numbered consecutively

G.R.S.11]

1910.—11

H bus 79-10

GENERAL AND REVENUE SECRETARIAT

(Banking)

NOTES.

File No. 10

FILE HEADING.

Statistical returns to be appended to the annual report on the working of Cooperative Societies.

From

No. Dated Received

Diary No. | Encls. | Spare Copies | Serial No.

BRIEF ABSTRACT OF LETTER.

NOTES AND ORDERS.

S The Registrar in his DO of 5th asks by requested to know whether all the tables of Statistics which are now being prepared by him for submission to Govt

NOTES—First sheet

GPB—30,000—3-4-07.

Serial No.

3

along with the annual report
shape to be prepared in future
The Asstt Secy in his ~~A~~ note
dt 20-10-09 records his opinion
thereon as follows.-
'The question of continuance
or not of the detailed statis-
tical returns in addition
to the Imperial tables now
called for by him raised by
the Khasia Raj in his DO
letter dt 5-10-09 will be
separately called for orders
after ascertaining from
the published reports what
returns are prescribed by
the Provincial Govts in
British India.
The annual reports of all
the important provinces
excepting Bombay have
since been received
It is found on examination
that - Punjab - N Provinces
Agra & Oudh, East Bengal
& Assam & Burmah stick
to the Imperial statements

NOTE—Contn sheet.

GPB—55,000—27-4-09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 10 of 1910

Serial No.

alone. Bengal attaches only one more Statement — Regarding the purpose of loan: Madras then is the only Province that prints its own required statements & classes them as Imperial & Provincial. It may be noted that there is no place in the Imperial Statement for purpose of loan' considered to be of such importance by the Madras Govt. as to justify a paragraph for itself in their observations in recording the annual report.

V.

The imperial tables consist only of 4 Statements.

1. General Progress — which give information about the of Societies — No of members & working capital
2. Receipts & Disbursements in which the Societies are dealt with under Districts
3. Profit & Loss.
4. Balance Sheet.

GPB—55,000—27-4-09

Serial No.

Each one of the above 4 heads is shewn under it, B & b ~~of~~ Existing Central, Rural & Urban institutions
The printing of the Imperial tables is a sine qua non. whether more are necessary is a point for consideration. Perhaps the Registrar himself may be asked what all information he would wish to go with the annual report in the form of Statements of the present State of progress of the Cooperative movement in Mysore The Statements now being sent by the Registrar in addition to the Imperial tables are herewith submitted. It will be found that certain elaborate information - which was existing reading at the beginning of the movement when Societies were few & their transactions limited To take for instance under the head loan - there is a

GPB—55,000—27-4-09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 10 of 1900

Serial No.

Statement ~~A~~ to Show the Kind of Loans - another to Show the distribution of it according to their Value - another ~~four~~ classified according to the Security taken - another yet for purposes of Loan - another Still Showing the periods lent - in all five items of information. whether all this information is necessary at this stage of the movement & whether the retention of the purpose of the loan by itself would not serve the present requirements is for consideration.

Submitted for orders.

Kd
28/7

28/7/1900 It is seen that the following 13 tables are at present compiled & the Registrar

1. Number of Members and Capital.
2. Deposits and other borrowings
3. Interest at which Capital is borrowed and that at which Money is lent to members
4. Loans Sanctioned
5. Loans Classified according to Value
6. Loans Classified according to Security taken

ORE—Contn sheet.

GPB—55,000—27-4-05

Serial No.

7. Purpose of the loan
8. Period of currency of loans
9. Stock
10. Number of Local and Committee meetings
11. Receipts and Expenditure of Societies
12. Profit and loss
13. Assets and Liabilities or Balance Sheet.

Of the above Statement 1, 11, 12 and 13 are Imperial Statements and may be compiled to secure uniformity with British Indian Statistics and afford a common basis for comparison.

Agree.

Amongst the other 9 Statements Nos 10, 8 and 2 serve no purpose. Statement 13 will give all deposits taken, loans outstanding &c, in their proper places while Statement 11 will show the total issues on account of loans & other charges. Thus the information obtained in 4 are also incidentally got from 11. It is to be seen that there seems to be no necessity to compile Statements 2, 4, 5 and 10.

Agree

There remain for consideration the Statements 5, 6, 7, 8 and 9. The first four relate to loans showing value, whether current or not, purpose for which borrowed and the period of currency. [illegible] of the Societies [illegible]

St 3 has to be converted into Currency and Bhs. loans after Exchange has been taken at 1s 5d.

NOTE—Contn. sheet.

GPB—55,000—27-4-09

Serial No.

Yes

the ordinary General interest and probably showing whether the Societies have been really doing that for which they have been brought into existence & Relief of members While attached enclosing this set is Statement of showing Purpose of the loan. Yes to be necessary and may be Complied. The subject matter of Statements 5, 6 and 8 may be mentioned in the letter press. Statement 9 is distinctive as showing the Stock that remains and whether the operation of the Society has been wise and whether a large amount has been locked up in Stock. Yes may also be Complied.

There remains Statement three showing interest paid for borrowing and interest received on loans. I suppose some what may specify that the interest charged on loans should reasonably depend upon the facility with which the Society can borrow there may be several Circumstances which may make a deviation from the theoretical Standard possible. If any Special feature exists it seems to me better to deal with it in the letter press than thrust it into the form of a Statement.

It is therefore submitted that

NOTE—Contn. sheet.

GPB—55,000—27-4-99

G. R. S. 12]
General and Revenue Secretariat.

B File No. 10 of 1910

Serial No.

- - - Only Statements 1, 7, 9, 11, 12 and 13 may be Compiled. May the Registrar be Consulted unofficially at his own views in the matter?

(Genl Secy)

2.8.10

Yes - please.

No 96 10418-8-10 Forwarded unofficially to the Registrar Cooperative Societies in Mysore for favour of his opinion.

S.O.
Secretary

I collected & Reports States his Tables sent Separately

I fully agree that only Statements 1, 7, 9, 11, 12 and 13 are needed with the addition however of Statement No 6. This last Statement gives a classification of the loans according to the nature of the security offered. The ultimate aim of a Cooperative Society should be to grant loans on the simple bond of a member, and this ~~and Nos 4 to 13 may be prepared as the occasion may require~~ preparation of this Statement will go to show how far year by year, this ideal is being approached. When the

ad 27/8/1910
ad. 27/8/10

NOTE—Contn. sheet.

GPB—55,000—27-4-09.

Co-operative movement becomes
fully developed, then the Government
may become unnecessary, but till
then I am of opinion that it should
continue to exist.

M. Shamanna
24.8.1960.

Secretariat No. 1/210. 57. 25/4/10

{ 1. Collection
{ 8 Reports
Statistical tables
sent separately.

Submitted
for
4/8.

Please turn over

T. R. S. 12]
General and Revenue Secretariat.

File No. 10 of 1910

Serial No.

Subd
mh
26/8/10

The Registrar is of opinion that Statement 6 showing the Rainfall recorded at the various stations should be printed as he says that it will be necessary while the movement is well understood. There can be no objection to the Registrar compiling the statistics for his own use but its presence in the annual report does not seem likely necessary. If there are any special features regarding this might be explained in the letter press. As for the rest he agrees that my Statements 1, 7, 9, 11, 12 & 13 need be compiled.

(Initials) 27.8.10

~~Please~~ The Registrar's proposals may be approved - please put up draft - &c

26/8/10

Draft 16.9.10

Draft Submitted
19/9

(Initials) 20/9/10

Draft approved. 20.9.10

Please circulate to Members of Committee for information. Any suggestions should be received by the 30th instant.

NOTE—Contn. sheet.

GPB—55,000—27.4.09

G. R. S. 12]
General and Revenue Secretariat.

B. File No. 10 of 19 10–11

79

Serial No.

8333

11.10.10

Durran

(Encl: not rec'd from the D.O 4/11/1910

Circulated to Cts as directed by Durran

4/11/10

6.11.10

1177

8.11.10

I have no suggestions to make. Draft may be approved

7/11/10

I have nothing to add. The draft order may issued —

9/11/10

Issue

23/11/10

Whenever [illegible] 818

Papers since received are put up.

4/11/10

Returned to Bandy File no 21 of 1911

NOTE—Contn. sheet.

GPB—55,000—27-4-09

G. R. S. 12]

General and Revenue Secretariat. | File No. of 190

Serial No.

To the Registrar of Cooperative
No. H 2172 & 29. 11 10 Sir,
I agree with the views of the
Registrar & directs that only
Statements I, II, III, IV, V & VI
be compiled & submitted in
future. The statements being
numbered consecutively.

Note—Contn. sheet.

2B—55,000—27-4-08

32 Clear Disft.

G.R.S. 28.]

File No. 10

Serial No. 1

H Dis

~~Diary~~ No. of letter replied to 79

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.

(Bangalore)

F S.

, the 19

Date of issue 29-11-10

Signed by N Puranaiya Iyer

READ—

Letter No 2825-10 dated from the Registrar of Cooperative Societies requesting instructions as to which Statements should be appended to the annual report on the working of the Cooperative Societies in Mysore.

ORDER THEREON.—No. 30277

2 order thereon

29-11-10

The Registrar who was consulted in the matter reports that at present

over

2 Nov 10

7/11/10

SUBJECT.

GPB—5,000—7-5-09

There are 13 Statements compiled by him as per margin & appended to the annual reports of the Registrar Statements 1, 11, 12 & 13 which are imperial tables & have to be retained to secure uniformity with British Indian Statistics & afford a common basis for comparison. Of the remaining Statements, No. 11 & 13 contain in themselves all the information now taken & cased in No. 2, 4, 8 & 10, & as such those tables may be dispensed with. The subject matter dealt with in Statements 3, 5 & also 8 may more fitly be dealt with in the letter press of the report & there is therefore no need to "cast it in

1. No of Societies, numb & capita
2. Deposits & other borrow
3. Interest at which capi is borrowed & that at whi money is lent to numb
4. Loans sanctioned
5. Loans classified acco to Value
6. Loans classified accordi to security taken
7. Purpose of loan
8. Period of currency of loa
9. Stock
10. No of general & commit meetings
11. Receipts & expenditu of Societies
12. Profit & loss
13. Assets & liabilities or balance sheet.

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation Sheet draft form.*)

the form of a
Statement ~~form~~ State-
ment 6 shows the clas-
sification of loans ac-
cording to security taken
& affords an opportunity
of studying how far the
cultivators are by this
granting of loans on
simple personal credit
is being reached & in
this view this state-
ment ~~may also~~ should be recommended for the
present by ~~compiled~~ retained.
Statement 7 as dealing
with the purpose of
loan taken is essential
to gauge the nature
of the benefits received
by the various members
of the Societies. Statement
9 as relating to stock
is interesting & instructive
as showing the economy
of working. Both these
may therefore be compiled
I Govt agree with the
views of the Registrar &
direct that only State-
ments 1, 6, 7, 9, 11, 12 & 13
be compiled and submitted
in future the
Statements being numbered consecutively

C.S.S.
Send
to the Registrar ~~of~~ Cooperative Societies

may be printed
/

Not necessary
MR
20/2/06
Typed
24/2
25/2/06

MGCPB—30,000—5-4-05.

ANNUAL REPORT

ON THE WORKING OF THE

CO-OPERATIVE SOCIETIES IN MYSORE

FOR THE YEAR

1908-09

WITH THE GOVERNMENT REVIEW THEREON.

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS.
1910.

ANNUAL REPORT

ON THE WORKING OF THE

)O-OPERATIVE SOCIETIES IN MYSORE

FOR THE YEAR

1908-09

WITH THE GOVERNMENT REVIEW THEREON.

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS.
1910.

Proceedings of the Government of His Highness the Maharaja of Mysore,

READ—

Letter No. 507—C. S. 168, dated 1st October 1909, from the Registrar of Co-operative Societies in Mysore, submitting a Report on the working of Co-operative Societies during the year 1908-09.

No. FL. 3002—B. 24-09-3, DATED BANGALORE, 22ND DECEMBER 1909.

ORDER THEREON.—The report records the salient features in the working of all the important societies registered so far under Regulation No. III of 1905, and bears testimony to the steady progress the co-operative movement is making in the State. During the year under report the number of societies increased from 27 to 45, the number of members from 2,521 to 4,551 and the total share capital from Rs. 55,952 to Rs. 1,06,131. The volume of business done, especially by the Banking, Industrial and Stores societies was appreciably larger than in the previous year, and Government are glad to note that cases of default were rare and those of bad debts practically none.

2. The reserve fund of the societies amounted to Rs. 2,340 at the close of 1908-09, and the Registrar reports that the societies are alive to the importance of building up this fund and that they invariably assign to it one-fourth of the net profit made by them. This is gratifying.

3. The societies in the mofussil have not advanced in the direction of attracting deposits. A large portion of the amount of Rs. 34,221 deposited during the year is reported to have been confined to the societies in the cities of Bangalore and Mysore. The reason for this is apparently to be found in the fact that most of the members of rural societies are drawn from a poor class, and they either have not much to spare for deposit or are unwilling to entrust their small savings to others. The disinclination to deposit will, it is hoped, disappear as a knowledge of the stability of co-operative societies spreads among the members and non-members in the neighbourhood of such societies and also as the fact comes to be understood that the placing of savings in co-operative societies is a safe and remunerative method of investment. The members of societies should be induced to deposit their savings, however small, as such depositing will prove a valuable lesson in thrift and make for efficient management. Deposits form one of the most important resources on which co-operative societies should depend for financing their business and the importance of attracting them should be impressed upon the societies by the Registrar.

4. Both for guiding societies in the initial stages of their development and for an expert examination of their affairs and accounts with a view to inspire public confidence and ensure success, frequent inspection of societies by the Registrar and his staff is necessary. In this behalf, the appointment of another Honorary Organizer, and of an Inspector of Co-operative Societies and the utilisation of the services of retired officers for work connected with such societies, recently ordered, should prove serviceable.

5. The Registrar reports that the Mysore Co-operative Societies Regulation of 1905 and the Rules framed under it require amendment in some respects, and his proposals for amendment, promised to be submitted after the contemplated revision of the British Indian Act X of 1904, will be awaited.

6. At para 7 of his report the Registrar brings to notice the case of a banking society which is unwilling to receive his advice and guidance and which is departing from the essential principles of a co-operative institution. The society referred to by the Registrar appears to be in a flourishing condition, doing business on a large scale; but any abuse of the privileges under the Co-operative Societies Regulation and intolerance of control should, of course, be discountenanced.

7. It is stated that the Central Co-operative Bank of Bangalore did not do any business owing to the distress that prevailed during the greater part of the year. This bank is now adequately furnished with funds and Government hope that it will be able to do good business during the current year by financing the mofussil societies, whose great need is capital at a reasonable rate of interest.

Financial (Banking), dated 22nd December 1909.

8. Government note the interest evinced in the co-operative work by the officers referred to by the Registrar. The thanks of the Government will be communicated to the Honorary Organizers and other gentlemen who have contributed much to the satisfactory working of the scheme, which is so full of possibilities for the good of the people and which depends for its ultimate success on the enthusiasm and some self-sacrifice of men of light and leading. Government desire also to acknowledge the good work done by Mr. M. Shama Rao, the Registrar, in organizing and working the co-operative movement.

C. S. BALASUNDARAM IYER,
Offg. Secy. to Govt., Gen. & Rev. Depts.

To—The Registrar of Co-operative Societies in Mysore.

Exd.—C. V.

No. 507
C. S. 168

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE,
Dated Bangalore, 1st—4th October 1909.

FROM

M. SHAMA RAO, ESQ., M.A.,
Registrar of Co-operative Societies in Mysore.

TO

K. S. CHANDRASEKHARA AIYAR, ESQ., B.A., B.L.,
Secretary to the Government of His Highness the Maharaja of Mysore, General and Revenue Departments.

SIR,

I have the honor to submit my fourth report on the working of Co-operative Societies in Mysore for the official year ended the 30th June 1909.

2. *Administration and tours.*—I continued to be in charge of the department throughout the year and toured for 106 days in the districts of Bangalore, Tumkur, Mysore, Hassan, Shimoga and Kadur. On account of acute drought and distress prevailing in the State, the progress of the Co-operative Societies was retarded considerably, but it speaks much in favor of the vitality of the movement that all the societies withstood the crisis fairly well and that none of them collapsed on account of this cause. I also attended the Conference, held at Simla under the direction of the Government of India in the beginning of October 1908, of Registrars of Co-operative Credit Societies.

As per Government Order No. R. 4554-92—L. R. 194-08-1, dated 9th January 1909, the Revenue Commissioner was relieved of control over the Registrar's Office and I was placed from January 1909 under the direct control of Government.

3. *Societies.*—There were 27 societies at the beginning of the year. During the year under report, 19 societies were started, making a total of 46 societies. One society was closed, *viz.*, the Mayasandra Agricultural Society in the Anekal Taluk, as, on account of the death from plague of its principal working member, a proper substitute could not be found to take his place. A sum of Rs. 150 had been lent to this society from His Highness the Maharaja's Fund and this amount was duly returned as well as the amounts collected from the subscribing members. At the close of the year, therefore, there were 45 societies on the roll. The number of applications pending at the end of the year, which required investigation, was 4. These have all been since investigated and the societies relating to them registered.

The movement has now been introduced into all the eight districts of the State, but the progress achieved has been better in those districts where local help was readily forthcoming than in those where such facilities were restricted. The district of Mysore may be said to be the premier district in the State, and it kept its leading position at the end of the year heading with 16 societies, the district of Tumkur coming next with 9; the districts of Hassan and Shimoga stood

last with two each, the remaining four districts occupying intervening positions as noted below :—

	1907-08	1908-09
Mysore District	12	16
Bangalore District	4	5
Tumkur District	4	9
Kolar District	1	2
Chitaldrug District	2	6
Kadur District	2	3
Hassan District	1	2
Shimoga District	1	2
Total ...	27	45

4. Of the 19 societies started during the year under report, 12 were Agricultural Societies mainly intended for the benefit of agriculturists, 3 were Industrial Co-operative Societies for the benefit of artizans and 4 were institutions confined to banking or stores or both. The Krishi-Silpabhivardhaka Samaja at Chitaldrug, which was started under the auspices of Mr. M. Chengiah Chetty, Deputy Commissioner, is after the type of the associations at Mysore and Kadur, its object being to serve as a sort of bureau for furnishing the inhabitants of the district with information relating to the improvement of agriculture, with better seeds, with improved appliances, etc. The societies at Halgonahalli, Gubbi, Hebbur, Turuvekere and Chiknayakanhalli, respectively, in the Tumkur District, Hinkal Nanneswara Sahaya Sangha and Melkote Agricultural Co-operative Society in the Mysore District, and the Yedahalli Co-operative Society in the Kadur District were started chiefly for advancing loans to agriculturists dwelling within their area of operations, at reasonable rates of interest. The societies at Gulipur in the Mysore District, at Hirehalli and Sivaganga or Abbanaikanhalli in the Chitaldrug District are grain-banks dealing mainly in grain.

The Harihareswara Co-operative Society at Harihar, the Shimoga Co-operative Society at Shimoga and the Channapatna Co-operative Society at Channapatna were started for the benefit of the weavers and artizans residing in those places. The first named society supplies cotton and silk yarn to the local weavers at favorable prices and finds also sale for the articles manufactured by them. The Shimoga Co-operative Society has experimented in introducing the weaving industry to the Shimoga town and with this object it has been maintaining at Shimoga at its cost a few weaver families imported from Thumbinakatte near Honnali. The Society also obtained the services of an instructor from Bombay to give its weavers training in the working of improved looms. At present it manufactures dhotis, silk vastrams, checks, towels, and bed sheets.

The Channapatna Co-operative Society was started to give a stimulus to the artizans of the place employed in manufacturing lacquered-ware. The society has started a small factory for the manufacture of lacquered articles such as pen-holders, rulers, photo-frames, stethoscopes, cups and jars, etc.

The Central Co-operative Bank to which reference was made in the last annual report was started in December 1908. The object of the Bank is to collect funds for financing Co-operative Societies registered under the Co-operative Societies Regulation, III of 1905. On account of the prevailing distress, it postponed, under my advice, doing any business during the year. It is under the management of the following gentlemen :—

Rajamantra Pravina C. Srinivasa Iyengar, Esq.,
Pensioned Councillor, *President.*

M. S. Narayana Rao, Esq.,
Pensioned Deputy Commissioner, *Vice-President.*

C. B. Seshagiri Rao, Esq., Pensioned Sub-Judge, *Secretary.*

V. Arunachelam Mudaliar, Esq., Pensioned Executive Engineer,
and
D. Appu Rao, Esq., Pensioned Survey Deputy Superintendent, } *Members.*

His Highness the Maharaja has been graciously pleased to grant recently a deposit of rupees ten thousand to this Bank. His Highness' keen personal interest in the co-operative movement has given it a great stimulus, and if I convey to His Highness the gratitude of those who are concerned with the movement, both in and outside the State, it is because I have had special opportunities of knowing their minds and it is because they have had few public occasions as yet of expressing them themselves. In the Co-operative quarterly journal recently started with the sanction of the Madras Government by the Registrar of Madras in three languages, *viz.*, English, Tamil and Telugu, the commendation of the movement (which I quote in the margin for convenience of reference) by His Highness the Maharaja at the Dasara Exhibition, held at Mysore in 1907, forms most appropriately the foreword of the journal in its opening page.

"I have little doubt in my own mind that the main difficulty which at present prevents large classes of the community from successful competition in industrial and other enterprises is the deficiency of organized capital and the want of confidence between man and man, of which that deficiency is in no small measure the result. Under the Co-operative system, any local body of craftsmen or agriculturists, however poor and however limited in numbers, has the means of acquiring gradually and from small beginnings sufficient capital to provide for immediate needs and for future progress, and I would urge on all educated and enlightened men, whether immediately concerned or not, with agriculture, crafts or commerce, the duty of promoting these societies to the extent of their ability. Apart from the material return, which is their immediate object, such societies have, in every country where they have taken root, proved great moral educators and promoters of mutual confidence, self-reliance and honest enterprise."

5. The societies, 45 in number in all at the end of the year, arranged according to the nature of business done, group themselves as follows :—

	Banking and Stores.		Industrial.		Agricultural.	
	1907-08	1908-09	1907-08	1908-09	1907-08	1908-09
Bangalore District ...	3	4	..	1	1	...
Tumkur District ...	3	3	...	...	1	6
Mysore District ...	5	6	4	4	3	6
Kadur District ...	1	1	...	...	1	2
Hassan District ...	...	2	1	...	...	...
Shimoga District ...	...	...	...	1	1	1
Chitaldrug District ...	...	...	1	2	1	4
Kolar District ...	...	1	...	...	1	1
Total ...	12	17	6	8	9	20

6. Under the class Banking and Stores are included societies which did purely banking also.

7. Of the Banking Societies, omitting the Central Bank to which reference has already been made, the Bangalore City Co-operative Bank took the lead with a membership of 320 against 223 of the previous year, and an increase in the share capital from Rs. 5,939-8-3 to Rs. 17,693-2-0. The aggregate amount of loan granted during the year was Rs. 56,491-9-0, of which Rs. 42,925-2-5 was repaid. The deposits received amounted to Rs. 13,976-4-9 against Rs. 9,257-5-6 of the previous year. This society, it may, however, be remarked, is developing more on the lines of a Joint Stock Bank than on the lines of a Co-operative Society. The Directors of the Bank also constitute the solitary instance of not welcoming the Registrar's advice and guidance. Unless the general body of members take early steps to make this Bank a strictly Co-operative institution, the need may arise in the present year, to cancel the registration under the Co-operative Regulation. The exemption so generously granted by Government from Stamp and Registration fees, it need scarcely be said, is meant for the benefit of the borrowing members of a society and not for indirectly swelling the rates of dividends which this Bank has thought fit to distribute to its shareholders.

8. In the Tumkur Central Co-operative Society, the number of members increased from 252 to 308 and the share-capital from Rs. 3,127-9-0 to Rs. 7,019-3-6. The loans distributed during the year aggregated Rs. 10,721-15-4 in 268 cases, of which Rs. 6,831-10-3 was repaid. At the end of the year Rs. 7,842-9-1 was

outstanding against the members in 138 cases. The society repaid fully the loan of Rs. 500 advanced to it out of His Highness the Maharaja's Fund in the first year of its starting. As regards the purposes under which the Society advanced loans, the largest were those on account of purchases of food stuffs and for the purchase of cattle. One loan advanced by the society may be specially mentioned, and that is the loan granted to one of its members, with the help of which he has been able to start a printing press in the Tumkur town. The loan is being repaid in small periodical instalments out of the profits and fresh loans are being taken to increase the stock. Mr. Seshadri Iyengar, retired Assistant Commissioner, continued as President of the society during the year.

9. The Sira Co-operative Society also progressed during the year, there being an increase in the number of members from 126 to 215 and in the share capital from Rs. 2,680 to Rs. 5,095. The Society granted loans aggregating Rs. 13,521-4-0 during the year in 622 cases. A sum of Rs. 10,717-4-0 was repaid, leaving an outstanding balance of Rs. 5,284 at the close of the year in 182 cases.

10. The Co-operative Society at Kunigal in the Tumkur District received much attention from the energetic Honorary Organizer Mr. C. D. Ramaswamaiya during the year. It cast off Halgonahalli and its neighbouring villages from the sphere of its operations for the convenience of the resident members of these villages and included some other villages in their places. The number of members increased from 138 to 203 in spite of the restriction in the sphere of its operations and the capital collected from Rs. 494-2-0 to Rs. 1,721-5-5. I am glad to note that Mr. Kesar Singh, the present Amildar of the taluk, is taking keen interest in the progress of this society and he is thoroughly alive to the benefits of Co-operative Societies to the raiyat population.

11. In regard to the Industrial and Agricultural Co-operative Society at Hole-Narsipur in the Hassan District, I reported last year that it was transforming itself into a Banking Society though originally started as a Weaver Society. This transformation is now complete, the weavers having all dropped off. There has not been any marked change in the number of members, the increase being only from 39 to 42, nor any in the share capital either, the increase being from Rs. 1,046 to Rs. 1,076-12-10. When I inspected this society in the month of June last, I held a meeting of the members of the society and explained to them how they could enlarge its usefulness. I expect that under the new by-laws adopted, there will be an expansion of business in the present year.

12. The Central Co-operative Society at Hassan was newly registered on the 26th November 1908 and it had, at the end of the year, 78 members and a share capital of Rs. 1,037. Loans granted to the members aggregated Rs. 1,256-10-7 in 52 cases and Rs. 712-8-0 remained outstanding in 22 cases at the close of the official year. Recently at my recommendation, the Government have been pleased to entrust the management of the Industrial School at Hassan to this society. Among those who are managing this society I may mention the names of Mr. M. L. Narasimha Iyengar, Pleader; Mr. D. M. Naranappa, retired Taluk Sheristadar; Mr. B. Krishna Iyengar, Pleader; and Mr. Muddappa, retired Assistant Conservator of Forests.

13. Coming next to the class of societies which combine banking with stores, the older Societies mentioned in my previous reports, *viz.*, the Bangalore City Co-operative Society and the Basavangudi Co-operative Society in Bangalore, and the Mysore Co-operative Society at Mysore, did uniformly good business during the year. In the Bangalore City Co-operative Society the number of members increased from 183 to 229 and the share capital from Rs. 7,113 to Rs. 10,927-0-0. Cash loans amounting to Rs. 40,949 were disbursed during the year, the repayment being Rs. 34,102-7-7. The balance outstanding at the end of the year amounted to Rs. 12,057-6-6. The interest that accrued from the loans amounted to Rs. 1,350-13-5. The total purchase of stock amounted to Rs. 16,272-6-7 and the stock sold to Rs. 17,497-8-5 which yielded a gross profit of Rs. 1,577-9-2. The Reserve Fund at the credit of the Society at the end of the year was Rs. 500, to which an addition of Rs. 700 has been since made out of the profits. The working

of this Society is in the hands of an intelligent body of managing members who take a lively interest in its progress. Of these members I may mention the names of Mr. P. Singrachar, retired Sub-Judge; Mr. D. Appu Rao, retired Deputy Superintendent of Survey; Mr. M. S. Narayana Rao, retired Deputy Commissioner; Mr. N. S. Tirumalaiengar, Registrar of the Resident's office; and last but not least, Mr. P. Subba Rao, the energetic Secretary, whose zeal and disinterested labors have rescued the Society from the obloquy which overwhelmed it at one time and have made it a premier Society. How the society contributes to elevate the moral tone of its members may be gathered from the following extracts taken from the Society's Annual Report for 1908-09:—

"While the present condition of the Society is an indication of the great future possibilities of the co-operative movement, the committee attach greater importance to the moral results achieved by the movement. The prompt discharge of their obligations to the Society by members is an indication of the development of business habits among them. The exercise of forethought and thrift on the part of members in their transactions with the Society is also much in evidence."

The accounts of the Society as well as those of the City Co-operative Bank were audited by Mr. T. Laksminarasimha Rao, Assistant Comptroller, to whose disinterested help, I am equally thankful with the Societies named.

14. The Basavangudi Co-operative Society had at the end of the year 147 members against 112 of the previous year. The share capital collected increased to Rs. 1,670 from Rs. 1,297-8-0. The volume of business done in the stores department was nearly as large as that of the Bangalore City Co-operative Society noticed above, the purchase and sale of stock being to the value of Rs. 15,900-13-7 and Rs. 16,207-11-7 respectively, so that, there must have been a turn over of the capital nearly 15 times or the Society must have secured the confidence of the merchants to procure articles on credit. The gross profit from the sales amounted to Rs. 1,901-13-11. Among the members of the Committee of management, who have taken prominent interest in the advancement of the Society may be mentioned the names of:—

Mr. B. Srinivasa Iyengar, B.A., B.L., *President.*
„ A. Srinivasiah, B.A., *Secretary.*
„ M. K. Krishnasami Iyengar, *Assistant Secretary.*
„ T. Subramiah, „ B. Venkatnarnappa, M.A., and „ Modur Lakshminarnaiya, B.A. } *Members.*

15. The number of members of the Mysore Co-operative Society increased from 290 to 320, and the share capital collected from Rs. 15,881-4-0 at the end of March 1908 to Rs. 23,599-0-0 at the end of June 1909. The stock purchased during the year amounted to Rs. 16,802-1-11 and the stock sold to Rs. 17,605-7-3. Cash loans also were granted to the extent of Rs. 41,845. A sum of Rs. 36,788 was repaid, leaving a balance outstanding of Rs. 11,450. The cash loans yielded an interest of Rs. 893-3-8, and the stores department a gross profit of Rs. 1,913-9-0. The management has been as reported in previous reports efficient and praiseworthy. Mr. H. Nanjundaraj Urs, Mr. M.C. Rangiengar and Mr. Bapu Subba Rao continued to be the President, the Vice-President and the Secretary respectively. Among the members of the Committee may be mentioned the names of Messrs. M. Narasimhaswami, H. R. Krishnamurthi, B.A., G. Subbasami Iyer, B.A., Amble Anniah Pandit, S. Rama Rao, B.A., A. V. Varadachar, H. Lingaraj Urs, K. Sanjiva Chetty, B.A., D. Banamiah, V. Thiruvengada Mudaliar, Y. Aswathanarayana Rao, B.A., L.C.E., M. Subbanna and V. Balaji Rao.

16. The Sri Narayana Annyonya Sahaya Sangha at Chamrajnagar suffered a decrease in the number of its members from 69 to 45 and in the share capital from Rs. 1,533-7-0 to Rs. 825-0-0. The decrease was due to the mismanagement of the managing body who thereby risked the confidence of the generality of members. The stores department has been of late placed under somewhat efficient control and the result of the change is being carefully watched.

17. The Srinivasaswami Annyonya Sahaya Sangha at Saragur in the same Taluk which commenced work a year ago, has now collected a share capital of Rs. 495 and deals chiefly in stores. The value of stock bought and sold during the year was Rs. 2,091-8-11 and Rs. 1,727-3-7 respectively, the gross profit earned being

Rs. 56-12-6. The management has yet to get steady. This Society has been of great service to the raiyat population of the surrounding villages cut off as they are during the rains from the weekly mart at Marahalli.

18. The Gundlupet Co-operative Society showed an increase of 10 in the number of its members, the number at the end of the year being 39. The share capital increased from Rs. 477-14-0 to Rs. 649-4-0 and the stock purchased and sold aggregated Rs. 930-14-10 and Rs. 624-9-10 respectively, the transactions on the whole resulting in a small loss of Rs. 10 to the Society. The stores department having been found unsuited to the place, the Committee of management have, I am glad to say, recently resolved to confine their attention to banking only. In this taluk there are several Labbe money-lenders lending money at exhorbitant rates of interest to agriculturists and I am in hopes that the managing body of the Society will take advantage of the advice I gave them, when I inspected the Society in November last, to confine themselves mainly to loans for agricultural purposes.

19. The Agricultural Society at Koppa in the Kadur District ceased to do any work under agriculture proper, as reported last year. Its work in the stores department increased considerably. The value of stock purchased was Rs. 3,943-14-3, and that sold Rs. 4,855-0-11 which resulted in a gross profit of Rs. 236-13-0. The Society has yet to make up a loss of Rs. 1,050 resulting from its experiment in sugar-cane planting, which it is trying to do. The Society had a share capital of Rs. 1,100 at the close of the year under report, and had 25 members on the roll.

20. The Society at Mandya did no work during the year and it has since been removed from the registers of this office.

21. The Kolar Co-operative Society was started in February 1909. The number of members at the end of the year was 121 and the share capital collected was Rs. 753-4-0. The Society attracted a deposit of Rs. 563. It purchased stock to the value of Rs. 1,798-12-10 and realized Rs. 776-10-5 from the sales. The gross profit earned was Rs. 115-5-4. The Society is in its early stages and has yet to gain steadiness. Several of the intelligent Advocates and Pleaders of the place are interesting themselves in the progress of the Society; and the Committee of management is composed of:—

Mr. S. Venkataramanachar, B.A., *President.*
„ K. Ramakrishna Iyer, *Joint Secretary.*
„ Bapu Rao, B.A., B.L., *Treasurer.*
„ C. B. Gopala Rao, *Honorary Secretary.*
„ C. Narasinga Rao.
Mr. C. Subba Rao.
„ V. Nageswara Iyer.
„ H. V. Bhima Rao.
„ B. Bhagavanta Rao.

22. The Melkote Sri Sampatkumara Vyapara Vardhini Co-operative Society at Melkote was registered on the 15th April 1909 chiefly with a view to relieve the congestion on the principal Weaver-Co-operative Society of the place. The new society however did not commence work before the close of the year.

23. Coming next to the Industrial type of Societies, the progress achieved by the Weaver Co-operative Society at Melkote is noticeable. During the year under report, the membership of this Society was restricted solely to weavers, other Societies being opened for the traders and agriculturists of the place. The number of members of this Weaver Society increased from 55 to 96 and the share capital from Rs. 4,561-4-0 to Rs. 7,376-4-0. The value of stock purchased during the year was Rs. 29,589-5-11, and of stock sold Rs. 27,476-10-7. Cash loans and yarn were advanced to the value of Rs. 22,740-12-11, out of which a sum of Rs. 19,463-3-11 was repaid. The transactions of the Society resulted in a gross profit of Rs. 1,759-3-11, and the working and other charges amounted to Rs. 367-10-5. The Society still maintains the system of deducting small sums out of the wages or profits of poor weavers to whom yarn or silk required for the stuff to be woven by them is advanced, until such deductions amount to a share value. A special loan of Rs. 2,000, was sanctioned to this Society in Government Order No. Fl. 3077-8—B. 32-08-2, dated 15th January 1909, but the amount was not disbursed before the end of the official year.

24. The Mysore Lakshmisahaya Nidhi Co-operative Society continued to do good work under weaving. The number of members rose from 25 to 31 and the share capital from Rs. 2,530-6-0 to Rs. 3,325-0-0. The stock purchased during the year was to the value of Rs. 28,834-8-6 and that sold was to the value of Rs. 26,348-3-6. Cash advances to the weavers were also made to the extent of

Rs. 1,665-2-11, of which a sum of Rs. 730-2-11 was repaid. The gross profit earned amounted to Rs. 1,387-5-4. During the recent seasonal distress, the Municipality of Mysore with a view to give relief to the weavers of the place who could not find a ready market for the stuffs woven by them, advanced to this Society a sum of Rs. 2,000, which money was utilized in buying their stuffs from the needy weavers and finding a sale for them subsequently. The Municipality allowed a discount of Rs. 10 per cent on the value of the sales thus effected through the Society.

25. The Zahir-ul-Islam Co-operative Society at Molakalmuru failed to show such good work as was expected of it, on account of a split between the Hindu and the Musalman weavers. Also the local Theosophical Society induced one of its members, a rich merchant to set up a rival business by selling yarn at cheaper rates than the Society cared to do. For the foregoing reasons there was a small diminution in the number of members from 129 to 126, but the share capital increased from Rs. 4,371-6-7 to Rs. 5,207-10-10. The total purchase of stock during the year amounted to Rs. 5,856-15-11 and the total sales to Rs. 6,097-3-8. There was a gross profit of Rs. 503-1-6, the working expenses coming up to Rs. 201-6-10. To this Society also a loan of Rs. 2,000 was sanctioned in Government Order No. Fl. 6721-2—B. 43-07, dated 24th June 1908, but considering the troubles through which the Society had to pass, I withheld the disbursement of the loan during the year.

26. The Krishnaraja Wodeyar Reshme Kaigarike Society at T.-Narsipur showed fair progress. The number of members rose from 46 to 114 and the share capital from Rs. 952 to Rs. 3,347. Silk cocoons to the value of Rs. 2,815-4-0 were purchased for reeling, and silk sold to the value of Rs. 3,458-0-9. There was a deposit of Rs. 1,778 received during the year, out of which Rs. 500 was the outstanding balance at the end of the year. On account of a fall in the price of silk, there was an accumulation of unsold stock of silk. To create an outlet for this accumulation, the Registrars of British Provinces were addressed by me with the result that they one and all most courteously supplied to me the names of the firms and merchants dealing in silk in their respective provinces and my thanks are due to them for this ready help. The Registrar of the Bombay Presidency was pleased to secure to the Society a big merchant at Satara who has been buying silk in considerable quantities. The quality of silk reeled requires, however, to be improved before a large market can be readily found. Mr. T. Krishna Rao, Secretary of the Society, recently visited the Tata Silk Farm at Bangalore to acquaint himself as to how improvement can be made. Mr. Odzu, the Japanese gentleman in charge of the farm, kindly explained at my request how the existing defects could be remedied and it is hoped that in the future, the Society will be able to show larger results. It may also be stated that business in the Society had to be suspended for a time on account of plague.

27. The Weaver Society at Saligrama did not do much work after it lost, as stated in my report of last year, the services of Tirumalachar on whose training at Baroda in the Sayaji Loom Works, the Society had spent a large sum of money. Much of its capital was also invested in the weaving outfit as per Tirumalachar's directions and models. The number of members remained at 49 as in the previous year, although the share capital showed an increase from Rs. 1,656-12-0 to Rs. 1,976-12-0. The Society has recently revived working by importing weavers from Hole-Narsipur but yet the results are not appreciable.

28. The Industrial Co-operative Societies at Channapatna, Harihar, and Shimoga were registered newly during the year. The Harihareswara Co-operative Society was registered on 10th February 1909 and had at the close of the year 15 members with a share capital of Rs. 2,185. The Society purchased yarn and cloths to the extent of Rs. 5,063-5-8. Advances to weavers were made to the extent of Rs. 1,526-2-6 and the transaction resulted in a gross profit of Rs. 267-13-6, the working and other charges being Rs. 97-14-6. As an encouragement to this Society a sum of Rs. 36 was given as a donation to meet the salary of a clerk for six months out of His Highness the Maharaja's Fund, general permission for such occasional disbursements having been graciously given to me by His Highness. Mr. Mahadeva Rao, Assistant Commissioner, has, as an encouragement, contributed one thousand rupees to the capital of this Society.

The Shimoga Co-operative Society was started in August 1908. At the end of the year, the Society had 122 members on the roll, a number which is much too

large for a Society of this kind, with a subscribed share capital of Rs. 1,163. Its enterprise referred to already in importing a number of weavers from Thumbinakatte and giving them under an expert from Bombay the training for working the Salvation Army Automatic Loom, which it has purchased at a cost of Rs. 350, is laudable. Messrs. S.R. Balakrishna Rao, B.A., LL.B., K. Sankaranarain Rao, M.A., B.L., N. Sesha Sastri, B.A., B.L., and others take keen interest in the advancement of this Society, but there can be no improvement unless its lines of work are changed to some extent.

The Co-operative Society at Channapatna came into existence in May 1909 and is yet in its infancy. Its object, as already mentioned, is to give a stimulus to the well-known lacquered-ware industry of the place, and the Superintendent of the local Industrial School, Mr. Bava Saheb Miyan, is taking much interest in promoting this object. The number of members at the end of the year was 22 and the share capital collected was Rs. 193-1-6. A sum of Rs. 100 has been advanced as a loan by me to help this Society in the early stages, out of His Highness the Maharaja's Fund.

29. Of the 20 societies classified under 'Agricultural,' 6 are Grain Banks and 3 District Industrial and Agricultural Associations having for their object the circulation of information relating to agriculture and industry in the respective districts, and otherwise serving as a depot for supplying the members of the rural classes with seeds and small money advances for agricultural purposes. The remaining 11 societies with the exception of the Nanjangud Society are ordinary rural Banking Societies.

30. Taking the rural Banking Societies first, the number of members of Dhana Dhanyabhivridhi Annyonya Sahaya Sangha at Sulikunte in the Bowringpet Taluk which started work in February 1908, rose from 69 to 76 and the amount of share capital increased from Rs. 115-8-0 to Rs. 403-11-3. The total loans granted to members during the year amounted to Rs. 1,324-0-0 in 172 cases, of which a sum of Rs. 943-15-0 was repaid, leaving an outstanding balance of Rs. 440-1-0 against 55 cases at the end of the year. The year closed with a net profit of Rs. 60-7-1 to the Society. The Society repaid entirely the loan of Rs. 200 which had been advanced to it, free of interest, from out of His Highness the Maharaja's Fund last year.

31. The Kuderu Annyonya Sahaya Sangha in the Chamrajnagar Taluk did not much expand its business in consequence of the remissness of its once very active Secretary, Suryanarnappa. The number of members nevertheless rose from 39 to 57, and the share capital from Rs. 791-8-0 to Rs. 942-0-0. Loans were granted to the extent of Rs. 4,847-0-0 in the aggregate in 108 cases, of which a sum of Rs. 4,677-0-0 was repaid in 99 cases, with a balance of Rs. 875-0-0 outstanding against 22 members.

32. The Melkote Vyavasaya Vardhini Society was registered on 15th April 1909 and had at the close of the year 26 members on the roll, and a share capital of Rs. 545-8-0. Petty loans to the extent of Rs. 895-0-0 were granted in 42 cases, out of which a sum of Rs. 430 was repaid, the balance outstanding being Rs. 465 at the close of the year.

33. The Sri Ramachandra Subrahmanyaswami Karunyodbhava Annyonya Sahaya Sangha of Yedahalli was registered on the 24th November 1908, and at the end of the year it had 55 members with a collected share capital of Rs. 449. Loans to the extent of Rs. 1,119 were granted in 75 cases, of which a sum of Rs. 203 was outstanding at the close of the year. The Society realized Rs. 45-5-1 in the shape of interest.

34. The Halgonahalli Co-operative Society in the Kunigal Taluk was originally merged in the Kunigal Co-operative Society. It became an independent Society during the year and was separately registered on 14th January 1909. The number of members on the roll was at the close of the year 124 and the share capital collected was Rs. 519-8-0. Loans to the extent of Rs. 622 were granted to members. Mr. C. D. Sivaramiah, brother of Mr. C. D. Ramaswamiah, a well known land-holder of the place, has the management of the Society in his hands.

35. The Nanneswara Sahaya Sangha at Hinkal in the Mysore Taluk started at the suggestion of Mr. M. Kantaraj Urs, Deputy Commissioner of Mysore District,

was registered on 17th November 1908. It had 28 members on the roll at the close of the year and a share capital of Rs. 360-4-0. A sum of Rs. 500 was advanced to this Sangha out of His Highness the Maharaja's Fund. The Sangha granted loans to the extent of Rs. 780 in 29 cases. Mr. Syed Yakoob, Amildar of Mysore Taluk, took much interest in organizing this Sangha, as he is taking in regard to other Societies which have been or are likely to be started in the Mysore Taluk.

36. The remaining rural Banking Societies at Gubbi, Hebbur, Chiknayakanhalli and Turuvekere were all registered very recently in the months of April and May last, and have not yet got into full working order. Mr. C. D. Ramaswamiah, the Honorary Organizer of the district, was largely instrumental in starting them. In this connection, I may specially mention the names of Mr. Krishne Urs, Amildar of Gubbi, and of Mr. Somannah, Sheristadar of Chiknayakanhalli, who rendered considerable help to start the Societies in their respective places.

37. Coming next to Agricultural Associations, the Sri Krishnaraja Krishi Silpabhivardhaka Samaja at Mysore and the Association at Chikmagalur to which reference was made in my report of the previous year, showed improvement during the year. In the first named Association, the number of members increased from 180 to 193 and the capital collected from Rs. 813-1-0 to Rs. 2,857-2-0. In a resolution dated the 5th June 1909, the Committee have proposed to start looms under the management of a professional weaver who was deputed by the Association to undergo training in weaving at Salem. The Association has also obtained some agricultural implements to start a demonstration farm on the grounds assigned to it near the Exhibition building at Mysore. Bone-manure and salt-petre and also improved seeds of paddy, ground-nut, cotton, etc., were distributed to several members; but the Association has not been in a position to report fully on the results achieved in consequence of the unfavorable seasons that prevailed. A fly-shuttle loom was lent to the Association for its use by the Revenue Commissioner.

38. The Association at Chikmagalur also did useful work. The number of members rose from 169 to 302, among whom, 3 are European planters, and the capital collected from Rs. 1,150-6-0 to Rs. 1,537-15-7. Seed grains of varieties of paddy, ground-nut and jawar were distributed as well as seed potatoes to the members. The Association intended to hold an agricultural demonstration for which Government have been pleased to make a grant of Rs. 250, but it had to be postponed till the seasonal conditions improved. The Association supplied to its members some of the improved agricultural implements such as the Canadian plough. It also maintained a collection of books relating to agriculture and allied subjects for the use of the members, besides subscribing for a number of journals, such as the Agricultural Journal of India, the Imperial Agriculturist, etc., two pamphlets, one of which related to ground-nut cultivation, were published, and lectures were delivered on the following subjects:—

(1) Canadian ploughs by Mr. Thangle Narasimha Iyengar, land-holder and member of the Representative Assembly.

(2) Ground-nut cultivation, by Mr. Ramadasappa, Sub-Registrar.

(3) Potato cultivation, by Mr. C. Srinivasa Rao, coffee planter and member of the Representative Assembly.

(4) Precautions against rinderpest, by Mr. K. Krishna Iyengar, Sanitary Inspector.

39. The Krishi Silpabhivardhaka Samaja at Chitaldrug was registered on 1st September 1908 with similar objects and it has been granted free of cost 12 acres of land near Gojur for the purpose of converting the area into a model farm. [I am not sure whether these Agricultural Associations, seeing how they are developing, are not forgetting their co-operative character]. The provisions of the Mysore Co-operative Regulation appear to be too wide in their scope and I believe the Regulation will require to be amended at no distant date. We may wait however till the British Indian Act which is also proposed to be amended passes through the Legislative Council.

40. The Agricultural Co-operative Society at Nanjangud in the Mysore District suffered an irreparable loss in the death of its President Mr. Kaliyur Venkatasubbiah, an influential Pleader of the place who worked much for its

progress at the beginning of the Society's career. Since the demise of that gentleman, the Society has not shown much perceptible activity. The number of members rose from 34 to 68 and the capital collected from Rs. 276-12-0 to Rs. 2,457-14-0. It may become necessary to close this Society unless the members show more energy and business.

41. The number of Grain Banks rose from 3 to 6 during the year under report. Out of these 6, those at Kotta in the Sira Taluk and at Hirehalli in the Challakere Taluk showed no progress, as there was failure of crops and no fresh collection of grain could be made, and the quantity which had been lent to the members in the previous year could not also be recovered. The Kotta Bank managed however to grant cash loans to its members to the amount of Rs. 196 in the aggregate. I also allowed this Bank to postpone the repayment of the amount of Rs. 150 lent by me out of His Highness' Fund.

42. In the Harmaghatta Dharamagola in the Shimoga Taluk the number of members remained the same, namely 81. Grain loans to the extent of 25 pallas and 20 seers were given during the year, and repayments aggregated 28 pallas 8 seers, of which 4 pallas, 68 seers formed the interest realized. Five kolagas or 90 seers were given as charity to the Anjaneya temple in the place.

43. The Krishikara Sahaya Sangha at Molakalmuru did fairly good work in spite of the bad seasons. The number of members remained the same as in the year previous, *viz.*, 26. Eleven pallas 20 seers were received as subscriptions in grain and 76 pallas 80 seers were distributed as loans to members, the repayments amounting to 39 pallas, 37 seers. The Sangha has now 87 seers available to be given to the Reserve Fund. The first instalment of Rs. 66-10-8 on account of the loan of Rs. 200 advanced to this Society from State Funds fell due at the end of May 1909. In consideration of the scanty harvest in the past year, time has been granted till the end of January 1910 for repayment when the harvest will have been gathered. The total cash available in the Sangha including the Government loan of Rs. 200 was Rs. 251 the whole of which was lent to the members.

44. The Gulipura Grain Bank in the Chamrajnagar Taluk was registered on the 18th November 1908. The number of members on the roll at the end of the year under report was 100 and the grain capital amounted to 72 pallas 40 seers, all of which was lent to the members.

45. The Sivaganga or Abbinaikanhalli Grain Bank was registered on 24th September 1908 and had 33 members on the roll at the close of the year. The grain collections amounted to 53 pallas. The Society however appears to have done no business and the matter is engaging attention.

46. *Members.*—The total number of members in all the Societies rose from 2,521 at the beginning of the year to 4,551 at its close. There were 2,416 admissions of members and 386 cessations of membership. There were 3 cases of expulsion in consequence of persistent default of repayment of loans obtained, one in the Tumkur Central Co-operative Society and two in the Bangalore City Co-operative Bank and the rest of the cases of cessation were due to withdrawals, death, transfers to other places, etc.

47. *Capital.*—Almost all the Societies worked to a large extent on the paid-up share capital. The tendency has been to limit the value of each share to small sums of Rs. 5 and 10 in order to place the benefits of membership within easy reach of the poor. The total share capital paid up rose during the year from Rs. 55,952-15-10 to Rs. 1,06,131-3-10.

48. In the Mysore State, even agriculturists living in rural parts are not in favor of starting Societies with unlimited liability. The reason is no doubt to be found in the fear aroused by the necessity which has often arisen for Government to enforce this kind of liability for the recovery of the loans made from State Funds to the Agricultural Banks. It appears to me, however, that even with limited liability, Co-operative Societies for agriculturists can show success. In a country like Mysore, where the peasants themselves are mostly the proprietors of their lands and where all their assets find entry in the village *Khaneshmari* accounts, or the value of which cannot be hidden from the familiar scrutiny of their neighbours, the question of limited or unlimited liability appears to me of secondary importance, especially as, at present, without an admixture of local capitalists

possessing a familier knowledge of the borrowing members, no Societies can be readily started in the rural parts.

49. *Deposits.*—The amounts which the Societies were able to attract by way of deposits amounted during the year to Rs. 34,220-15-4 as against Rs. 14,489-5-9 of the previous year. A sum of Rs. 26,094-7-0 was repaid, the balance outstanding at the close of the year being Rs. 13,580-10-6. The rate of interest allowed on deposits was on an average from three to six per cent per annum. It should, however, be said that these deposits relate mostly to the Societies in the cities of Mysore and Bangalore. The degree of safety afforded by the rural Societies to depositors is not properly recognized and there yet remains in the minds of both members and non-members a certain amount of doubt and uncertainty. The Government have been pleased in their Order No. Fl. 808-17—B. 9-09-1, dated 31st July 1909 to impress on the Revenue Officers the desirability of explaining to the raiyats the importance of depositing their savings in Government or Postal Savings Banks and Co-operative Societies, and I hope that with the confidence that this order is likely to stimulate, more deposits will flow into the Co-operative Societies in the future.

50. *Resources.*—Out of the amounts from State Funds placed at my disposal only a sum of Rs. 200 was lent by me to the Molakalmuru Krishikara Sahaya Sangha. Out of His Highness the Maharaja's Fund, a sum of Rs. 600 was lent to the following Societies; and Rs. 200 lent to the Sulikunte Dhana Dhanyabhivridhi Annyonya Sahaya Sangha during the previous year was returned during the year:—

	Rs.	a.	p.
The Hinkal Nanneswara Sahaya Sangha	500	0	0
The Channapatna Co-operative Society	100	0	0
Total ...	600	0	0

51. Borrowings from outside other than deposits in all the Societies amounted to Rs. 49,770-1-7 out of which Rs. 46,471-15-6 was repaid, leaving an outstanding balance of Rs. 7,488-8-1. This includes stock purchased on credit also.

52. *Loans to members.*—At the beginning of the year a sum of Rs. 29,444-1-2 was outstanding against the members. During the year under report a sum of Rs. 1,88,997-5-5 was lent out in 3,467 cases (approximately), the re-payments amounting to Rs. 1,48,408-3-3. The year closed with outstandings to the extent of Rs. 70,033-3-4 in the shape of loans to members.

53. *Repayments and defaults.*—The repayments were on the whole regular. There were only six cases for adjudication, the total amount involved being Rs. 386-12-8.

54. *Loans classified according to purpose, amount, period, security, etc.*—The sum borrowed by the members were mostly small, the most popular loans being those ranging from Rs. 10 to 25 and from Rs. 100 to 250. The period of repayment was all within one year. A little more than half the number of cases was secured on the paid up share capital, the amount thus secured being 46 per cent of the entire sum lent out. The kind of security next in popularity was the simple bond of the borrower without any collateral security, the number of cases being ⅓ of the total and the amount 17 per cent of the aggregate. Regarding the purposes for which the loans were taken, I must confess that the information given is not quite accurate as in some of the urban Societies members do not seem quite happy in giving out the purposes for which they borrow. However, from the information to hand, it may be gathered that the largest amount lent was for the purchase of raw materials of agriculture and industry, artisans' appliances and tools and for the purchase of food stuffs.

55. *Rates of interest.*—The rates of interest have generally remained the same on loans granted to members varying from 9 to 12½ per cent. In the older Societies, a desire to reduce the rates is felt, and I am informed that in the Mysore City the existence of the Co-operative Society has operated to lower the rates of interest on outside loans also. The point will engage my attention when I next visit Mysore.

56. *Business done by Industrial and Stores Societies.*—The work done by the industrial and Stores Societies during the year is represented in the subjoined statement:—

	Yarn, etc., purchased and available.	Yarn, etc., sold
	Rs. a. p.	Rs. a. p.
Industrial Societies.—		
1907-08 ...	... 41,096 4 8	34,981 1 6
1908-09 ...	... 72,415 9 1	71,693 3 5
	Food-stuffs, etc., purchased and available.	Food-stuffs, etc., sold.
Stores Societies.—	Rs. a. p.	Rs. a. p.
1907-08 ...	... 52,542 11 8	38,613 7 11
1908-09 ...	... 69,502 2 8	71,973 14 10

The gross profits earned by these Societies amounted to Rs. 8,611-15-1 against Rs. 5,719-13-9 of the previous year, the stock balance on hand at the close being Rs. 36,123-4-5 as against Rs. 20,019-4-9 of last year. The largest purchases and sales of stock were in the cases of the undermentioned Societies:—

	Value of stock purchased.	Value of stock sold.
	Rs. a. p.	Rs. a. p.
The Melkote Weaver Co-operative Society ...	29,713 0 11	23,434 2 7
The Mysore Lakshmi Sahaya Nidhi Co-operative Society	26,348 3 6	27,447 3 2
The Mysore Co-operative Society	20,410 15 8	18,112 15 4
The Bangalore City Co-operative Society ...	19,029 8 5	16,623 8 6
The Basavangudi Co-operative Society	16,859 4 6	16,339 8 9
The Molakalmuru Zhir-ul-Islam Co-operative Society.	5,856 15 11	5,594 1 4

The volume of business done by Banking Societies has been indicated in para 52 above.

57. The work in the Industrial, Banking and Stores Societies has been exacting and the managing bodies have uniformly enjoyed the confidence of the members to whom they appear to have supplied good articles at reasonable prices. The maintenance of the stock account has presented a difficulty which is being gradually surmounted by the entertainment of additional hands where possible.

58. The total collections in the Grain Banks during the year came up to 204 pallas 5 seers, and disbursements to 175 pallas 30 seers, against 169 pallas 66 seers, and 123 pallas 66 seers, respectively, of the previous year.

59. *Custody of funds.*—Large sums were as a rule, not allowed to accumulate in Societies. The cash required for ordinary transactions remained in the custody of the Treasurers or Secretaries, the surplus being lodged in the Postal Savings Banks. Three Societies namely, the Basavangudi Co-operative Society at Bangalore, the Tumkur Central Co-operative Society and the Mysore Co-operative Society, opened public accounts with the nearest Post Office Savings Banks.

60. *Receipts and disbursements.*—The year opened with a cash balance of Rs. 9,886-10-0 and the total receipts and disbursements were Rs. 4,88,047-3-11 and Rs. 4,81,768-13-1 respectively, against Rs. 2,39,707-6-11 and Rs. 2,33,590-8-4 of the year previous. The closing balance of all the Societies amounted to Rs. 16,113-3-0.

61. *Profit and loss.*—Twenty Societies worked at a total profit of Rs. 9,565-7-4 and 16 at a total loss of Rs. 3,116-5-6. The loss has been mostly in the case of Societies which began work very recently, and can only be said to be nominal. It may be taken for granted that hereafter they will work on the right side, having the full year at their disposal for their transactions.

62. *Reserve Fund.*—During the year under report the Reserve Fund rose from Rs. 924-15-6 to Rs. 2,340-10-10. The object of this fund has been clearly understood by all the Societies and one-fourth of the net profit has been invariably assigned to this fund, besides all the surplus. At present the reserve is being utilized by some of the Societies as working capital. The Urban Societies have been advised to keep this fund separate from the general funds. The Melkote Weaver Society treats the reserve as a creditor, and assigns at the end of each term, the usual interest on the reserve thus used.

63. *Audit and inspection.*—I inspected 12 Societies during the year, and audited the accounts of 6. The new Inspector of Co-operative Societies whose appointment was sanctioned by Government in their Order No. Fl. 4406-15—B. 14-08-7, dated 1st April 1909, entered upon his duties in the month of April last, and during the remaining part of the year, he inspected 12 Societies. The Government were pleased to approve in Government Order No. Fl. 34—B. 28-08, dated 3rd July 1909, of a set of rules for the conduct of audit. These rules with a few modifications suited to local circumstances, are the same as those which were drawn up for Bengal by Mr. J. S. Chakravarti, M.A., F. R. A. S. our present Comptroller. In this connection I take the opportunity of thanking Mr. Chakravarti for the ready help and the enlightenment I have received at his hands on various matters relating to the co-operative movement.

64. *Managing bodies.*—The management of all the Societies has been on the whole good and cautious. Sixty-four meetings of the general bodies of members and 276 meetings of Committees of management were held during the year.

65. *Disputes and litigation.*—I have dealt with this subject in para 53 *supra*. The claims were all admitted, and coercive process was employed in only one case to recover the amount.

66. *Acts, rules and bye-laws.*—Both the Mysore Co-operative Regulation of 1905 and the rules issued under it, contained in Government Notification No. J. 982—Legis. 4-3, dated 27th September 1905, need revision in the light of the experience gained in recent years both here as well as in British India. The British Indian Act X of 1904 is however under revision and I deem it desirable to wait till this Act, operating in a larger area, is revised before taking up ours.

67. *Honorary Organizers.*—Mr. M. S. Narayana Rao, pensioned Deputy Commissioner, was not able to do any active work during the year in consequence of ill-health. Mr. C. D. Ramaswamaiya, retired Assistant Superintendent of Police, was appointed Honorary Organizer for the Tumkur District in Government Order No. 2321-2—B. 15-08-2, dated 20th November 1908, and he has worked with commendable zeal and energy in familiarizing the movement to the people within his jurisdiction. He was also authorized under Section 21 (4) of the Co-operative Societies Regulation to inspect the Societies, in his district, and he accordingly inspected three Societies. My thanks are due to him for the unwearied help I have always received at his hands.

68. *General remarks.*—The attitude of the money-lending class was hitherto one of supreme contempt towards the Societies started in their neighbourhood, but in the year under report the possibilities of the movement seem to have dawned on their minds; and in several instances, there was active hostility shown. No doubt in the present year, more opposition may be expected, but it is a gratifying circumstance that the raiyat-borrower is not partial to the money-lenders as a whole and to shake himself free of them, he only wants to be assured that a society started for his benefit will meet all his needs and not drive him to the sowkars also for money when he needs for a marriage or other domestic event. His attitude in this respect appears to me quite reasonable and worthy of sympathy. The great difficulty in the way of expanding the scheme is the illiteracy of the rural classes in general; and in villages of even decent size, it is not easy to get clerical work done without payment; and without systematic supervision on the part of either the Registrar or of his assistants, few Societies can be said to possess prospects of a stable career. As the movement expands, the supervising agency needs augmentation and this will ever be an anxious problem for the Registrar. In any case, for some years to come till the number of Societies increases, and they can federate themselves into unions, the requisite agency will have, I think, to be provided by the State as is being done in British India.

69. *Establishment.*—I am glad to bear testimony to the efficient work done by the clerks of my office in general. During the year an Inspector was added to my office for the inspection of societies. He entered upon his new duties in the month of April last and did fairly good work. With better knowledge of men and of life in the mofussil which he has now had an opportunity of acquiring he may be expected to show more results in the present year.

I have the honor to be,
Sir,
Your most obedient Servant,
M. SHAMA RAO,
Registrar, Co-operative Societies in Mysore.

STATEMENT I.

General progress.

Province	Kinds of Societies				Number of Societies		Number of members		Working capital		Remarks
	Cash		Other								
	Limited liability	Unlimited liability	Limited liability	Unlimited liability	At the beginning of the year, 1st July 1908	At the end of the year, 30th June 1909	At the beginning of the year, 1st July 1908	At the end of the year, 30th June 1909	At the beginning of the year, 1st July 1908	At the end of the year, 30th June 1909	
1	2	3	4	5	6	7	8	9	10	11	12
					URBAN SOCIETIES.				Rs. a. p.	Rs. a. p.	
Mysore ...	4	...	13	...	10	17	1,364	2,009	50,751 6 5	1,11,011 6 4	
					RURAL SOCIETIES.						
	27	...	...	1	17	28	1,157	2,542	13,374 11 0	24,488 9 5	

STATEMENT II.

Receipts and Disbursements.

Urban Societies.

Receipts

Province	Kind of Society	Share payments	Entrance fees	Deposits by members	Loans from other sources: Government	Loans from other sources: Other Societies	Loans from other sources: Non-members	Loans repaid by members	Loans repaid by other Societies	Interest received	Sale proceeds of stock	Other income	Total income of year	Opening balance	Grand total, receipts including the opening balance
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	URBAN SOCIETIES.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Mysore.	Cash ... (Limited ...	18,984 2 6	309 8 0	15,405 14 9	.....	.....	.....	50,300 15 3	.....	2,582 3 11	14 6 6	211 4 8	87,808 7 7	671 1 7	88,479 9 2
	(Unlimited..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Other ... (Limited ...	24,960 12 4	515 7 0	15,414 9 7	100	.....	46,127 5 7	1,06,137 8 8	730 2 11	2,842 2 0	1,15,791 7 2	15,211 4 1	3,27,830 11 4	5,302 14 3	3,33,133 9 7
	(Unlimited.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Total ...	43,944 14 10	824 15 0	30,820 8 4	100	.....	46,127 5 7	1,56,438 7 11	730 2 11	5,424 5 11	1,15,805 13 8	15,422 6 9	4,15,639 2 11	5,973 15 10	4,21,613 2 9

Disbursements

Province	Kind of Society	Share capital withdrawn	Deposits withdrawn	Loans repaid to: Government	Loans repaid to: Other Societies	Loans repaid to: Non-members	Loans to members	Loans to other Societies	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Carried to reserve	Total expenditure	Closing balance	Grand total expenditure including closing balance	Remarks
		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
	URBAN SOCIETIES.	Rs. a. p.	Rs. a. p.			Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Mysore.	Cash ... (Limited ...	1,321 14 3	10,790 2 0	...	...	.....	68,470 2 11	...	127 6 0	325 9 6	29 11 0	613 11 11	216 4 6	417 13 7	82,372 5 8	6,107 3 6	88,479 9 2	
	(Unlimited..	.....	.....	...	...	.....	.....	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Other ... (Limited ...	3,275 12 7	12,806 7 9	...	...	43,785 10 1	1,25,512 5 4	...	57 14 2	2,521 3 0	1,19,140 0 11	3,903 14 6	17,746 12 4	356 6 5	3,29,106 7 1	4,027 2 6	3,33,133 9 7	
	(Unlimited.	.....	.....	...	...	.....	.....	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Total ...	4,597 10 10	23,596 9 9	...	...	43,785 10 1	1,93,982 8 3	...	184 14 2	2,846 12 6	1,19,169 11 11	4,547 10 5	17,963 0 10	774 4 0	4,11,478 13 9	10,134 6 0	4,21,613 2 9	

STATEMENT II—*concld.*

Receipts and Disbursements.

Rural Societies.

RECEIPTS

Province	Kind of Society	Share payments	Entrance fees	Deposits by members	Loans from other sources: Government	Loans from other sources: Other Societies	Loans from other sources: Non-members	Loans repaid by members	Loans repaid by other Societies	Interest received	Sale proceeds of stock	Other income	Total income of year	Opening balance	Grand total receipts including the opening balance
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Mysore.	RURAL SOCIETIES.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.		Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
	Cash ... Limited ...	6,941 1 6	348 13 0	2,845 13 11	500	.....	.....	19,422 1 2	.....	1,111 2 2	1,259 4 8	589 11 2	32,920 15 7	1,297 0 1	34,217 15 8
	Cash ... Unlimited..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Other ... Limited ...	6,129 15 8	119 0 0	554 9 1	-150	.....	1,477 1 7	6,449 8 1	.....	30 5 11	21,397 13 5	2,970 11 8	39,279 1 5	2,518 13 1	41,797 14 6
	Other ... Unlimited..	5 0 0	.....	.....	200	.....	.....	.....	.....	.....	.....	8 0 0	208 0 0	45 0 0	253 0 0
	Total ...	13,079 1 2	467 13 0	3,400 7 0	850	.....	1,477 1 7	25,871 9 3	.....	1,141 8 1	22,657 2 1	3,563 6 10	72,408 1 0	3,860 13 2	76,268 14 2

DISBURSEMENTS

Province	Kind of Society	Share capital withdrawn	Deposits withdrawn	Loans repaid to: Government	Loans repaid to: Other Societies	Loans repaid to: Non-members	Loans to members	Loans to other Societies	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Carried to reserve	Total expenditure	Closing balance	Grand total expenditure including closing balance	Remarks
		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Mysore.	RURAL SOCIETIES.	Rs. a. p.	Rs. a. p.	Rs.		Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	
	Cash ... Limited ...	541 8 0	2,282 5 10	200	...	.....	26,972 8 0	...	1 8 11	237 5 7	1,783 8 2	102 10 7	664 12 5	.....	32,785 14 6	1,432 1 2	34,217 15 8	
	Cash ... Unlimited..	.....	.....	...	...	.....	.....	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Other ... Limited ...	1,660 0 0	1,920 11 5	...	...	60 0 0	6,822 9 8	...	22.14 2	158 8 0	24,580 9 4	610 0 1	1,416 14 0	.....	37,252 2 8	4,545 11 10	41,797 14 6	
	Other ... Unlimited..	.....	.....	...	...	.....	250 0 0	...	.....	.....	.....	2 0 0	.....	.....	252 0 0	1 0 0	253 0 0	
	Total ...	2,201 8 0	4,203 1 3	200	...	60 0 0	34,044 12 8	...	24 7 1	395 13 7	26,364 1 6	714 10 8	2,081 10 5	.....	70,290 1 2	5,978 13 0	76,268 14 2	

STATEMENT III.

Profit and Loss Account.

Urban and Rural Societies.

Province	Kind of Society	Profit				Loss							Remarks
		Interest earned	Gross profit on sales of stock	Other items	Total	Interest paid and due	Establishment and contingent charges paid and due	Debts written off	Depreciation of stock	Other items	Total	Net profit (+) or loss (—)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Mysore	URBAN SOCIETIES	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
	Cash—Limited...	2,582 3 11	.....	477 10 6	3,059 14 5	144 14 10	598 2 5	...	33 5 5	534 3 5	1,310 10 1	+1,749 4 4	
	Cash—Unlimited.	.....	.....	.....	.....	.....	.....	...	...	.....	.....	.....	
	Other—Limited...	2,833 1 9	8,209 13 5	704 4 5	11,747 3 7	44 14 4	4,871 10 0	3 1 2	71 7 10	1,730 0 6	6,721 1 10	+5,026 1 9	
	Other—Unlimited.	.....	.....	.....	.....	.....	.....	...	...	.....	.....	.....	
	Total ...	5,415 5 8	8,209 13 5	1,181 14 11	14,807 2 0	189 13 2	5,469 12 5	3 1 2	104 13 3	2,264 3 11	8,031 11 11	+6,775 6 1	
	RURAL SOCIETIES												
	Cash—Limited ...	1,111 2 2	.....	295 15 1	1,407 1 3	9 10 9	138 9 1	...	5 5 0	51 5 2	204 14 0	+1,202 3 3	
	Cash—Unlimited.	.....	.....	.....	.....	.....	.....	...	...	.....	.....	.....	
	Other—Limited ...	30 5 11	614 5 10	382 4 6	1,027 0 3	102 5 2	811 12 6	...	...	1,641 6 1	2,555 7 9	—1,528 7 6	
	Other—Unlimited.	.....	.....	.....	.....	.....	.....	...	...	.....	.....	..... *	
	Total ...	1,141 8 1	614 5 10	678 3 7	2,434 1 6	111 15 11	950 5 7	...	5 5 0	1,692 11 3	2,760 5 9	—326 4 3	

* Not furnished.

STATEMENT IV.

Balance Sheet as at 30th June 1909.

Urban Societies.

Province	Kind of Society	Assets								Liabilities				
		Cash in hand and Bank	Value of Investments	Loans due by members	Loans due by other Societies	Interest due on cols. 4 to 6	Value of stock in hand	Other items	Total assets	Loans from non-members	Loans from other Societies	Interest due on loans in cols. 11 and 12	Loans from Government	Interest due to Government
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Mysore	URBAN SOCIETIES.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs.
	Cash ... Limited ...	6,329 10 11	.....	30,454 8 8	.....	.....	886 12 4	13 8 2	37,184 8 1	.....	.....	.....	.....	.....
	Cash ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Other ... Limited ...	5,121 11 0	.....	40,570 2 3	.....	.....	31,016 15 6	12,423 5 4	89,132 2 1	8,998 7 4	.....	0 13 6	.....	.....
	Other ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Total ...	11,451 5 11	.....	71,024 10 11	.....	.....	31,403 11 10	12,436 13 6	1,26,316 10 2	8,998 7 4	.....	0 13 6	.....	.....

Province	Kind of Society	Liabilities—*concld.*											Remarks
		Total of cols. 11 to 15	Share capital	Deposits by members	Interest due on members' deposits	Dividends due to members	Total due to members (cols. 17 to 20)	Establishment and contingent charges	Other items	Reserve Fund.	Total liabilities	Profit +, Loss —	
		16	17	18	19	20	21	22	23	24	25	26	27
Mysore	URBAN SOCIETIES.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
	Cash ... Limited ...	.....	27,174 5 6	7,201 10 3	18 14 11	114 7 0	34,509 5 8	.....	506 5 3	419 8 10	35,435 3 9	+1,749 4 4	
	Cash ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Other ... Limited ...	8,999 4 10	61,529 14 10	4,009 14 11	9 8 10	199 2 8	65,748 9 3	862 9 9	6,819 13 11	1,675 10 7	84,106 0 4	+5,026 1 9	
	Other ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Total ...	8,999 4 10	88,704 4 4	11,211 9 2	28 7 9	313 9 8	1,00,257 14 11	862 9 9	7,326 3 2	2,095 3 5	1,19,541 4 1	+6,775 6 1	

STATEMENT IV—*concld.*

Rural Societies.

Province	Kind of Society	Assets								Liabilities				
		Cash in hand and Bank	Value of Investments	Loans due by members	Loans due by other Societies	Interest due on cols. 4 to 6	Value of stock in hand	Other items	Total assets	Loans from non-members	Loans from other Societies	Interest due on loans in cols. 11 and 12	Loans from Government	Interest due to Government
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	RURAL SOCIETIES.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs.
Mysore	Cash ... Limited ...	1,434 1 2	.....	11,855 14 5	.....	.....	630 15 8	351 6 5	14,272 5 8	.....	.....	.....	500	.....
	Cash ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Other ... Limited ...	4,198 4 10	.....	2,685 2 5	.....	32 13 0	2,259 2 9	1,072 7 8	10,247 14 8	990 13 7	.....	.....	150	.....
	Other ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Total ...	5,632 6 0	.....	14,541 0 10	.....	32 13 0	2,890 2 5	1,423 14 1	21,520 4 4	990 13 7	.....	.....	650	.....

Province	Kind of Society	Liabilities—*concld.*											Remarks
		Total of Cols. 11 to 15	Share capital	Deposits by members	Interest due on members' deposits	Dividends due to members	Total due to members (cols. 17 to 20)	Establishment and contingent charges	Other items	Reserve Fund	Total liabilities	Profit +, Loss —	
		16	17	18	19	20	21	22	23	24	25	26	27
	RURAL SOCIETIES.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Mysore	Cash ... Limited ...	500 0 0	11,500 9 6	623 15 8	9 2 3	66 13 10	12,200 9 8	.....	225 8 2	144 6 0	13,070 2 5	+1,262 3 3	
	Cash ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Other ... Limited ...	1,140 13 7	5,926 6 0	945 1 8	54 2 0	87 15 1	7,013 8 9	.....	8,520 14 5	101 1 5	11,776 6 2	− 1,528 7 6	Figures not furnished
	Other ... Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Total ...	1,640 13 7	17,426 15 6	1,569 1 4	63 4 3	154 12 11	19,214 2 0	.....	8,746 1 7	245 7 5	24,846 8 7	−326 4 3	

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